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MAILING CERTIFICATE

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by Lois Kay Bulen
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Litster et al.

Serial No.: 09/955,544

Filed: September 17, 2001

For: VIRTUAL CREDIT CARD TERMINAL AND METHOD OF TRANSACTION

Art Unit: 2167

Examiner: not assigned

Docket No.: 57046-1

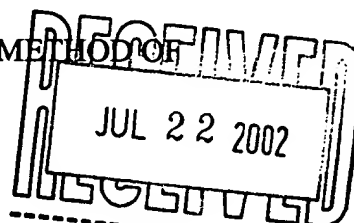
Date: July 2, 2002

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INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to the requirements in 37 C.F.R. § 1.56, and in conformance with 37 C.F.R. §§1.97 and 1.98, applicants hereby submit an Information Disclosure Statement. Applicants respectfully request that the Examiner: (1) consider the following documents during the course of his or her examination of the above-identified patent application, and (2) list the following documents in the References Cited section of any patent that may issue from the above-identified patent application.

The following documents are provided:

United States Patents

U.S. 5,991,738 issued November 23, 1999 to (Ogram)

Foreign Patent Documents

WO98/49658 published November 5, 1998 (Visa)

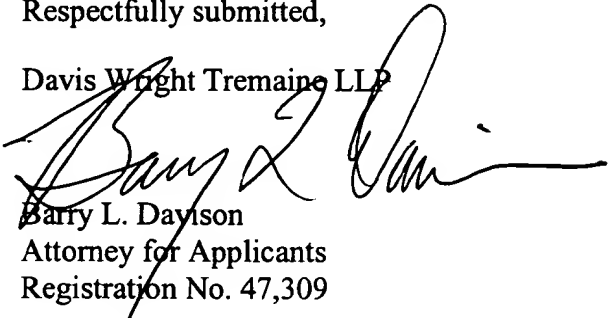
Other

None

Applicants respectfully request consideration of the foregoing documents during examination of the above-identified patent application. Applicants have enclosed a completed PTO Form 1449A and a copy of each cited document.

Respectfully submitted,

Davis Wright Tremaine LLP



Barry L. Davison

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PTO/SB/08A (10-96)

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	09/955,544
				Filing Date	September 17, 2001
				First Named Inventor	Litster
				Group Art Unit	2167
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	57046-1

U.S. PATENT DOCUMENTS					
Exami ner Initials *	Cite No.	U.S. Patent Document Number and Kind Code	Name of Patentee of Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	US1	5,991,738	Ogram	11-23-1999	

FOREIGN PATENT DOCUMENTS					
Exam iner Initial *	Cite No.	Foreign Patent Document Office, Number, Kind Code	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD- YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	F1	WO98/49658	Visa International Service Association	11-05-1998	

OTHER PRIOR ART—NON PATENT LITERATURE DOCUMENTS		
Exami ner Initials *	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(2), volume-issue number(2), publisher, city and/or country where published
None		

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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